

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Michael J Stock
Linda M Stock
Debtors

Case No. 16-01373-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: karendavi
Form ID: 309A

Page 1 of 2
Total Noticed: 47

Date Rcvd: Nov 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2017.

db/jdb
aty +Michael J Stock, Linda M Stock, 610 Garriston Road, York Haven, PA 17370-9160
+Christopher E Rice, Martson Deardorff Williams Otto Gilroy &, 10 East High Street,
Carlisle, PA 17013-3015
aty +Jill Manuel-Coughlin, Powers, Kirn & Associates, LLC, Eight Neshaminy Interplex,
Suite 215, Trevoise, PA 19053-6980
aty +Joshua I Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
aty +Kevin S Frankel, Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150,
King Of Prussia, PA 19406-4702
aty +Peter E Meltzer, Weber Gallagher Simpson Stapleton Fires, 2000 Market Street, 13th Floor,
Philadelphia, PA 19103-3204
aty +Robert E Chernicoff, Cunningham and Chernicoff PC, 2320 North Second Street,
Harrisburg, PA 17110-1008
aty +Thomas I Puleo, KML Law Group, P.C., 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
tr +Lawrence V. Young (Trustee), CGA Law Firm, 135 North George Street, York, PA 17401-1132
cr +Ditech Financial LLC, 14841 Dallas Parkway, Suit 300, Dallas, TX 75254-7883
cr +JPMORGAN CHASE BANK, N.A., c/o Kevin S. Frankel, Esquire, Shapiro & DeNardo, LLC,
3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
4771056 +ADP MECHANICSBURG, 930 CENTURY DRIVE, MECHANICSBURG, PA 17055-4504
4771057 +Bowlers Supply, Inc, 2187 Pennsylvania Ave, York, PA 17404-3294
4771058 +CGA Law Firm, PC, 135 N. George St, York, PA 17401-1135
4771059 +Chase, PO Box 469030, Glendale, CO 80246-9030
4877525 +Chase Corporation, 10790 Rancho Bernaro, San Diego, CA 92127-5705
4771061 +Colombia Gas of Pennsylvania, P.O. Box 74537, Cincinnati, OH 45274-0001
4771062 +Comcast, P.O. Box 985, Toledo, OH 43697-0985
4771063 +De Lage Landed Financial, P.O. box 41602, Philadelphia, PA 19101-1602
4771065 +Hunter Warfield, P.O. Box 1022, Wixom, MI 48393-1022
4831639 JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail,
Mail Code LA4-5555, Monroe, LA 71203
4831640 +JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail,
Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
4771066 +Judith Miller, 2326 Stoverstown Road, Spring Grove, PA 17362-7825
4771069 +METROPOLITAN EDISON COMPANY, BANKRUPTCY DEPARTMENT, 331 NEWMAN SPRINGS ROAD, BUILDING 3,
RED BANK NJ 07701-5688
(address filed with court: Met-Ed, P.O. Box 16001, Reading, PA 19612)
4781604 +Members 1st Federal Credit Union, Christopher E. Rice, Martson Law Offices,
10 E. High Street, Carlisle, PA 17013-3093
4771070 +Penn Waste, P.O. Box 3066, York, PA 17402-0066
4771071 +Peter E. Meltzer, Esquire, 2000 Market Street, 13th Floor, Philadelphia, PA 19103-3204
4771072 +RMS, 1250 E. Diehl Rd, Suite, Naperville, IL 60563-9388
4771073 +SBA (SEDA-COG), 201 Furnace Road, Lewisburg, PA 17837-8043
4771074 +Travelers Indemnity Co, P.O. box 361136, Columbus, OH 43236-1136
4771075 +W.B. Mason, 59 Centre St, Brockton, MA 02301-4075
4771076 +West Manchester Township, 380 East Berlin Road, York, PA 17408-8700
4771077 +Wholesale Collectors, P.O. Box 5213, Janesville, WI 53547-5213
4771078 York County Tax Claim Bureau, 28 East Market Street, Room 110, York, PA 17401-1577
4771079 +York Water Company, 130 East Market Street, York, PA 17401-1219

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: jhr@cclawpc.com Nov 20 2017 18:51:57 Johanna Hill Rehkamp,
Cunningham, Chernicoff & Warshawsky, PC, P.O. Box 60457, 2320 N. Second Street,
Harrisburg, PA 17106
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Nov 20 2017 18:52:34 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
cr +E-mail/Text: unger@members1st.org Nov 20 2017 18:52:44 Members 1st Federal Credit Union,
5000 Louise Drive, Mechanicsburg, PA 17055-4899
cr EDI: RECOVERYCORP.COM Nov 20 2017 18:58:00 Recovery Management Systems Corporation,
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4792198 EDI: CAPITALONE.COM Nov 20 2017 18:58:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
4771060 +EDI: CHASE.COM Nov 20 2017 18:58:00 Chase/Bank One Card Services, PO box 15298,
Wilmington, DE 19850-5298
4771064 +E-mail/Text: bankruptcy.bnc@ditech.com Nov 20 2017 18:52:30 Ditech Financial LLC,
P.O. Box 6172, Rapid City, SD 57709-6172
4771067 E-mail/Text: camanagement@mtb.com Nov 20 2017 18:52:30 M&T Bank, 1 Fountain Plaza,
Floor 4, Buffalo, NY 14203
4771068 +E-mail/Text: unger@members1st.org Nov 20 2017 18:52:44 Members 1st FCU, 5000 Louise Drive,
Mechanicsburg, PA 17055-4899
4808002 EDI: RECOVERYCORP.COM Nov 20 2017 18:58:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4816089 EDI: WFFC.COM Nov 20 2017 18:58:00 Wells Fargo Bank, N.A., Default Document Processing,
MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700

District/off: 0314-1

User: karendavi
Form ID: 309A

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4876973 EDI: WFFC.COM Nov 20 2017 18:58:00 Wells Fargo Bank, NA, 1000 Blue Gentian Road,
MAC# N9286-01Y, Eagan, MN 55121-7700

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
4794568* +Penn Waste Inc, PO Box 3066, York, PA 17402-0066

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 22, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2017 at the address(es) listed below:

Christopher E Rice on behalf of Creditor Members 1st Federal Credit Union
crice@martsonlaw.com, teckenroad@martsonlaw.com
Jill Manuel-Coughlin on behalf of Creditor WELLS FARGO BANK, N.A. jill@pkjllc.com,
chris.amann@pkjllc.com;nick.bracey@pkjllc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com
Johanna Hill Rehkamp on behalf of Debtor 1 Michael J Stock jhr@cclawpc.com,
jlaughman@cclawpc.com;jbartley@cclawpc.com
Johanna Hill Rehkamp on behalf of Debtor 2 Linda M Stock jhr@cclawpc.com,
jlaughman@cclawpc.com;jbartley@cclawpc.com
Joshua I Goldman on behalf of Creditor JP Morgan Chase Bank, NA bkggroup@kmlawgroup.com,
bkggroup@kmlawgroup.com
Kevin S Frankel on behalf of Creditor JPMORGAN CHASE BANK, N.A. pa-bk@logs.com
Lawrence V. Young (Trustee) lyoung@cgalaw.com,
pa33@ecfcbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com
Peter E Meltzer on behalf of Creditor Manufacturers and Traders Trust Co.
bankruptcy@wglaw.com, state@wglaw.com
Robert E Chernicoff on behalf of Debtor 2 Linda M Stock rec@cclawpc.com,
jbartley@cclawpc.com;jlaughman@cclawpc.com;jhr@cclawpc.com
Robert E Chernicoff on behalf of Debtor 1 Michael J Stock rec@cclawpc.com,
jbartley@cclawpc.com;jlaughman@cclawpc.com;jhr@cclawpc.com
Thomas I Puleo on behalf of Creditor JPMORGAN CHASE BANK, N.A. tpuleo@kmlawgroup.com,
bkggroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 12

Information to identify the case:

Debtor 1	Michael J Stock	Social Security number or ITIN	xxx-xx-5486
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2	Linda M Stock	Social Security number or ITIN	xxx-xx-8529
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court	Middle District of Pennsylvania	Date case filed in chapter	13 April 1, 2016
Case number:	1:16-bk-01373-HWV	Date case converted to chapter	7 November 6, 2017

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Michael J Stock	Linda M Stock
2. All other names used in the last 8 years		
3. Address	610 Garriston Road York Haven, PA 17370	610 Garriston Road York Haven, PA 17370
4. Debtor's attorney Name and address	Johanna Hill Rehkamp Cunningham, Chernicoff & Warshawsky, PC P.O. Box 60457 2320 N. Second Street Harrisburg, PA 17106	Contact phone (717) 238-6570 Email: jhr@cclawpc.com
5. Bankruptcy trustee Name and address	Lawrence V. Young (Trustee) CGA Law Firm 135 North George Street York, PA 17401	Contact phone 717 848-4900 Email: lyoung@cgalaw.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101-1737	Hours open Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901-2800 Date: November 20, 2017
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	January 10, 2018 at 01:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security number are required ***	Location: York County Judicial Center, 45 North George Street, 5th Floor Multipurpose Room, York, PA 17401
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: March 11, 2018 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	